

EXHIBIT C



Notice of Sale of Repossessed Property and Explanation of
the Calculation of Surplus or Deficiency

ASHLEY M YATES
6194 RT 56 HWY E
HOMER CITY, PA 15748

Date: October 23, 2016

Re: Sale of Repossessed Property: 2010, NISSAN, MAXIMA-V6, 1N4AA5AP4AC863464
Account Number 3010033084, at Wells Fargo

Dear ASHLEY M YATES,

Consistent with our previous notice to you, Wells Fargo Dealer Services sold the above-described property on October 18, 2016.

The proceeds of the sale have been applied to your account. This letter explains how we applied the proceeds of the sale and any other credits to your account, recovered allowable expenses, and calculated the amount that will be refunded to you if there is a surplus (surplus), or the amount that you still owe (deficiency), as of the date of this letter, as shown below:

A. Aggregate amount of obligations secured as of July 14, 2016, the date of repossession (Includes current principal balance due and finance charges accrued as of the date of repossession)	\$14,577.42
B. Accrued finance charges, late fees and charges not included in "A," as of the date of this letter	\$688.31
C. Less rebate of unearned finance charges or credit service charge, if any	\$0.00
D. Subtotal ("A" plus "B" minus "C")	\$15,265.73
E. Gross Proceeds from disposition or sale	\$6,700.00
F. Balance remaining after applying sale proceeds ("D" minus "E")	\$8,565.73
G. Costs of repossession	\$350.00
H. Storage expenses	\$0.00
I. Costs of preparation and sale	\$652.00
J. Attorney's Fees/Legal Expenses, as permitted by law	\$0.00
K. Subtotal of costs of repossession, storage, preparation and sale, attorney fees, and legal expenses ("G" plus "H" plus "I" plus "J")	\$1,002.00
L. Credits not included in "A," including insurance and other rebates, if any	\$0.00
M. Amount of Deficiency or (Surplus) After Sale ("F" Plus "K" minus "L")**	\$9,567.73
Deficiency Balance You Must Pay or (Surplus) to be Paid to You	\$9,567.73

**Future debits, credits, charges, including additional credit service charges, finance charges or interest, rebates, refunds and expenses may affect the amount of the (Surplus) or Deficiency Balance.

If you reside in Maryland and we sold your vehicle at private sale, a copy of the collateral condition report with information about the sale is attached and is incorporated into this notice by reference.

Any **(surplus) to be paid to you** will be forwarded separately. Future credits including rebates and refunds, if applicable and if owed to you in addition to the (surplus) calculated in this letter, will be forwarded upon receipt.

If this letter indicates that there is a **deficiency balance you must pay**, please contact our office at **1-800-752-8533** Monday through Friday, between 8:00 a.m. and 8:00 p.m. Pacific Time to make satisfactory payment arrangements. We accept telecommunications relay service calls.

IF THIS LETTER INDICATES THAT YOU OWE A DEFICIENCY BALANCE, THEN IT IS AN ATTEMPT BY WELLS FARGO DEALER SERVICES TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Any payment should be directed to:

**Wells Fargo Dealer Services
PO Box 17900
Denver, CO 80217-0900**

Any notice or request should be directed to:

**Wells Fargo Dealer Services
PO Box 3599
Rancho Cucamonga, CA 91729**



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the Calculation of Surplus or Deficiency

VIKTOR L STEVENSON
3100 CHARTIERS AVE
PITTSBURGH, PA 15204

Date: October 23, 2016

Re: Sale of Repossessed Property: 2010, NISSAN, MAXIMA-V6, 1N4AA5AP4AC863464
Account Number 3010033084, at Wells Fargo

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